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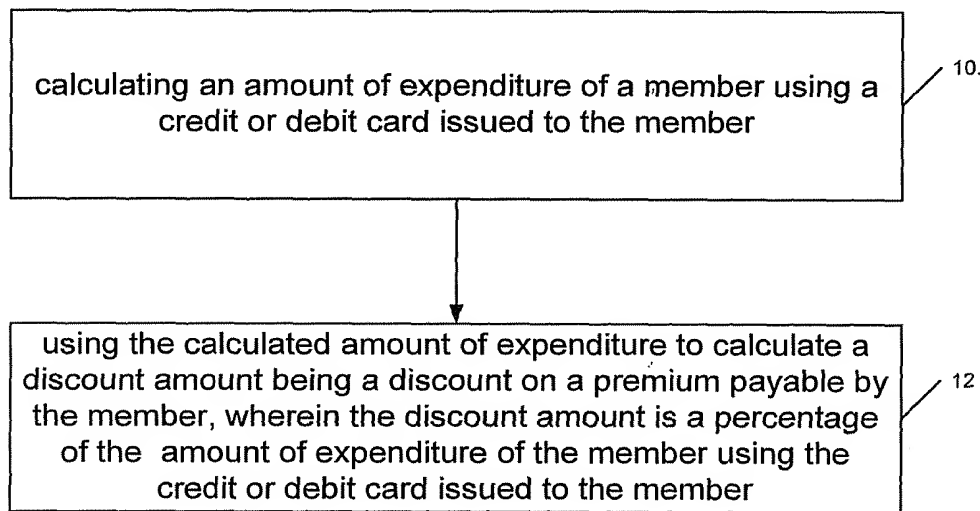


FIG 1

(57) Abstract: A method of managing a life or health insurance plan includes calculating an amount of expenditure of a member using a credit or debit card issued to the member and then using the calculated amount of expenditure to calculate a premium payable by the member, wherein the premium is reduced by a percentage of the amount of expenditure of the member using the credit or debit card issued to the member.

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INTERNATIONAL SEARCH REPORT

International application No.

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A. CLASSIFICATION OF SUBJECT MATTER

IPC: G06Q 40/00(2006.01)

USPC: 705/4

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : Please See Continuation Sheet

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2002/0143585 A1 (Kodama et al.) 3 October 2002 (03.10.2002)	1-4
Y	US 6,105,865 (Hardesty) 22 August 2000 (22.08.2000)	1-4

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

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